

NHF is accessible to NIPOST staff

National Housing Fund

National Housing Fund provides great opportunities for NIPOST staff to own a personal house which is one of their basic economic needs.

Every staff of NIPOST has been advised to explore the National Housing Fund in order to own their own houses.

The National Secretary (SSA-NIPOST) - Comrade B. U. Ntagbu explained that the fund which is managed by the Federal Mortgage Bank of Nigeria is accessible to all NIPOST staff.

He added that for NIPOST staff to access the fund, the following steps must be taken:

- Make sure you have your NHF number boldly displayed monthly on your pay slip.
- If you do not have NHF number, get the relevant form from your senior manager (administration), fill it and forward it to Corporate Division of NIPOST Headquarters, Abuja.
- Open an account with a primary mortgage bank and endeavor to save up to 10% of the amount of loan you want to borrow. For example; if you need a loan of Five Million Naira (N5m) which is the maximum loan accessible, you have to save Five Hundred Thousand Naira (N500,000) in that mortgage account because it is your mortgage banker that will facilitate the access to the loan from the Federal Mortgage Bank who is the custodian of the fund.

This loan is given based on one of the following conditions:

- Presentation of documents of house which you want to buy.
- Presentation of Certificate of Occupancy (C of O) of the plot of land you want to develop.
- Evidence of allocation from Estate Management Developers.
- The building and/or the land must be in the capital of a state or in an economically viable location.

The Secretary of SSA-NIPOST informed that investigation conducted by the union revealed that the National Housing Fund (NHF) provides great opportunities for NIPOST staff to own a personal house which is one of their basic economic needs.

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